

UNITED STATES BANKRUPTCY COURT
District of New Hampshire

In Re Courie N. Gayle & Laura E. Gayle

Case No. 07-11627
(if known)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT	SOURCE
2007(db)	\$0	
2006(db)	\$0	
2005(db)	\$75,178	Gross revenues from self-employment as mortgage broker, draw from Courier Mortgage, LLC
2007(jdb)	\$0	

AMOUNT	SOURCE (if more than one)
2006(jdb) \$0	
2005(jdb) \$2,214	A Better Way for Seniors

2. Income other than from employment or operation of business

None ☐ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
2006(db) \$10,470	Gross rents received
2005(db) \$56,239	Gross rents received

3. Payments to creditors

None ☒ Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None ☐ *b. Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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Tihare Ahmed Address unknown Nashua, NH 03060	6/15,7/13/07	\$2,399,\$4,352	-0-
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None



c. *All debtors:* List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR
AND RELATIONSHIP TO DEBTOR

DATES OF
PAYMENTS

AMOUNT PAID

AMOUNT STILL
OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None



a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT
AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR
AGENCY AND LOCATION

STATUS OR
DISPOSITION

Wendy Spencer v.
Courier Mortgage, LLC,
Courie Gayle and Laura
Gayle, docket
#07-1111D

Claim for damages and rescission
with respect to mortgage
transaction

Suffolk County Superior
Court, Boston, MA

Suit initiated

Edward J. Baroody,
CPA v. Courie Gayle,
docket #SC-07-315

Collection action

Manchester District Court,
Manchester, NH

Judgment entered
against defendant

None



b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF
PERSON FOR WHOSE BENEFIT
PROPERTY WAS SEIZED

DATE OF
SEIZURE

DESCRIPTION AND
VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND
ADDRESS OF
CREDITOR OR SELLER

DATE OF REPOSESSION,
FORECLOSURE SALE,
TRANSFER OR RETURN

DESCRIPTION AND
VALUE OF PROPERTY

6. Assignments and Receiverships

None



a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND
ADDRESS OF
ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF
ASSIGNMENT
OR SETTLEMENT

None



b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND
ADDRESS OF
CUSTODIAN

NAME AND LOCATION
OF COURT CASE TITLE
& NUMBER

DATE OF
ORDER

DESCRIPTION AND
VALUE OF PROPERTY

7. Gifts

None



List all gifts or charitable contributions made within one year immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND
ADDRESS OF
PERSON OR ORGANIZATION

RELATIONSHIP
TO DEBTOR, IF ANY

DATE OF
GIFT

DESCRIPTION AND
VALUE OF GIFT

8. Losses

None ☒ List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION
AND VALUE
OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES, AND, IF LOSS
WAS COVERED IN WHOLE OR IN PART BY
INSURANCE, GIVE PARTICULARS

DATE OF
LOSS

9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS
OF PAYEE

DATE OF PAYMENT,
NAME OF PAYOR IF
OTHER THAN DEBTOR

AMOUNT OF MONEY OR
DESCRIPTION AND
VALUE OF PROPERTY

Grenville Clark III
Gray, Wendell & Clark, P.C.
650 Elm St.
Manchester, NH 03101

\$1,701

10. Other transfers

None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE,
RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY
TRANSFERRED AND
VALUE RECEIVED

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

None



NAME OF TRUST OR OTHER DEVICE

DATE(S) OF
TRANSFER(S)

AMOUNT OF MONEY OR
DESCRIPTION AND
VALUE OF PROPERTY OR
DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND
ADDRESS OF
INSTITUTION

TYPE OF ACCOUNT, LAST FOUR
DIGITS OF ACCOUNT NUMBER,
AND AMOUNT OF FINAL BALANCE

AMOUNT AND
DATE OF SALE
OR CLOSING

12. Safe deposit boxes

None



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND
ADDRESS OF BANK
OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF
THOSE WITH ACCESS TO BOX
OR DEPOSITORY

DESCRIPTION OF
CONTENTS

DATE OF
TRANSFER OR
SURRENDER, IF ANY

13. Setoffs

None



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE
OF
SETOFF

AMOUNT
OF
SETOFF

14. Property held for another person

None



List all property owned by another person that the debtor holds or controls.

NAME AND
ADDRESS OF OWNER

DESCRIPTION AND
VALUE OF PROPERTY

LOCATION OF PROPERTY

None



15. Prior address of debtor

If the debtor has moved within the three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

None



16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Sites

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME
AND ADDRESS

NAME AND ADDRESS
OF GOVERNMENTAL UNIT

DATE OF
NOTICE

ENVIRONMENTAL
LAW

None



b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME
AND ADDRESS

NAME AND ADDRESS
OF GOVERNMENTAL UNIT

DATE OF
NOTICE

ENVIRONMENTAL
LAW

None
☒

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS
OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None
☐

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NO. (EIN)	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Christians Jazz Cafe LLC	20-5854544	494 Elm St. Manchester, NH 03101	Jazz & wine club	Nov, 2006 - Feb., 2007 (never operated)
Legwork Title, LLC	20-4806543	89 South Mast Road Goffstown, NH 03045	Real estate title and closing services	May, 2006 -- July, 2006 (never operated)
Courier Mortgage, LLC	20-2708956	141 Addison Road Goffstown, NH 03045	Mortgage brokerage services	April, 2005 - present

None
☒

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, record and financial statements

None ☐ a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
Edward J. Baroody, CPA 1015 Elm St. Manchester, NH 03101	Spring, 2006
Matt LaRochelle Advanced Taxation Elm St. Manchester, NH 03101	Summer, 2007

None ☐ b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
Edward J. Baroody, CPA	1015 Elm St. Manchester, NH 03101	Spring, 2006

None ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
Matt LaRochelle	Advanced Taxation Elm St. Manchester, NH 03101

None ☐ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

NAME AND ADDRESS

DATE
ISSUED

20. Inventories

None ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY
(Specify cost, market or other basis)

None ☒ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF
INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders

None ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None ☒ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF
STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None ☒ a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None ☒ b. If the debtor is a corporation, list all officers, and directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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23. Withdrawals from a partnership or distribution by a corporation

None ☒ If the debtor is a partnership or a corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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24. Tax Consolidation Group

None ☒ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the six-year period immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
----------------------------	--------------------------------------

25. Pension Funds

None ☒ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the six-year period immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER (EIN)
----------------------	--------------------------------------

* * * * *

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date August 27, 2007 Signature of Debtor /s/ Courie Nathen Gayle
COURIE NATHEN GAYLE

Date August 27, 2007 Signature of Joint Debtor /s/ Laura Elizabeth Gayle
LAURA ELIZABETH GAYLE

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.
(Required by 11 U.S.C. § 110(c).)

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X
Signature of Bankruptcy Petition Preparer Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

0 continuation sheets attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §152 and 3571

In re Courie N. Gayle & Laura E. Gayle
Debtor

Case No. 07-11627
(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C – Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Residence, 141 Addison Rd., Goffstown, NH	Fee simple -- joint tenancy	J	475,000.00	568,997.88
Residence, 101 Mattapan St., Mattapan, MA	Fee simple -- joint tenants	J	370,000.00	381,781.53
Residence, 26 Windsor Blvd., Londonderry, NH	Joint tenancy in fee simple	J	375,000.00	391,821.00
Residence, 42 Brayhill Rd., Whitefield, NH	Joint tenancy fee simple	J	210,000.00	198,329.50
Residence, 16 Holiday Shore Dr., Dunbarton, NH	Joint tenancy in fee simple	J	330,000.00	338,877.18
Residence, 4 Roberts Road, Rochester, NH	Joint tenancy in fee simple	J	305,000.00	317,323.30
Total ➤			2,065,000.00	

(Report also on Summary of Schedules.)

In re Courie N. Gayle & Laura E. Gayle

Case No. 07-11627

Debtor

(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		Cash on hand	J	50.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Citizens Bank of Mass. --- checking account Joint business checking account -- Citizens Bank	W J	0.00 110.40
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Household goods and furnishings Located at debtor's residence	J	2,000.00
5. Books, Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Wearing apparel Located at debtor's residence	J	200.00
7. Furs and jewelry.		Miscellaneous jewelry Located at debtor's residence	J	1,000.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			

In re Courie N. Gayle & Laura E. Gayle

Case No. 07-11627

Debtor

(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		Courier Mortgage, LLC -- 100% membership interest	J	0.00
		49% membership interest in Legwork Title, LLC	H	0.00
		Christians Jazz Cafe LLC -- 100% membership interest	H	0.00
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.		Refund of deposit due from Dan Martin & Shaner Homes	J	45,000.00
		Owed by Jennifer Chickering on personal loan	H	1,500.00
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.		Mortgage broker's license	H	0.00
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. §101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			

In re Courie N. Gayle & Laura E. Gayle
Debtor

Case No. 07-11627
(If known)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1999 Chrysler 300 Located at debtor's residence	H	1,500.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
0 continuation sheets attached Total				\$ 51,360.40

(Include amounts from any continuation
sheets attached. Report total also on
Summary of Schedules.)

In re Courie N. Gayle & Laura E. Gayle

Case No. 07-11627

Debtor

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:
(Check one box)

- ☒ 11 U.S.C. § 522(b)(2)
- ☐ 11 U.S.C. § 522(b)(3)
- ☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Residence, 141 Addison Rd., Goffstown, NH	11 U.S.C. 522(d)(1)	0.00	475,000.00
Cash on hand	11 U.S.C. 522(d)(5)	50.00	50.00
Citizens Bank of Mass. --- checking account	11 U.S.C. 522(d)(5)	0.00	0.00
Household goods and furnishings	11 U.S.C. 522(d)(3)	2,000.00	2,000.00
Wearing apparel	11 U.S.C. 522(d)(3)	200.00	200.00
Miscellaneous jewelry	11 U.S.C. 522(d)(4)	1,000.00	1,000.00
Courier Mortgage, LLC -- 100% membership interest	11 U.S.C. 522(d)(5)	0.00	0.00
Refund of deposit due from Dan Martin & Shaner Homes	11 U.S.C. 522(d)(5)	18,789.60	45,000.00
Owed by Jennifer Chickering on personal loan	11 U.S.C. 522(d)(5)	1,500.00	1,500.00
1999 Chrysler 300	11 U.S.C. 522(d)(2)	1,500.00	1,500.00
Joint business checking account -- Citizens Bank	11 U.S.C. 522(d)(5)	110.40	110.40

In re Courie N. Gayle & Laura E. Gayle,Case No. 07-11627

Debtor

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C §112. If a "minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 1115008204 America's Servicing Company P.O. Box 5106 Springfield, OH 45501-5106		W	Incurred: June, 2006 Lien: 1st & 2nd mortgage Security: 42 Bray Hill Road, Whitefield, NH VALUE \$ 190,000.00				198,247.00	8,329.50 This amount based upon existence of Superior Liens
ACCOUNT NO. 4236 City of Rochester Tax Collector P.O. Box 981096 Boston, MA 02298-1096	X	W	Lien: Real estate tax lien Security: Residence, 4 Roberts Road, Rochester, NH VALUE \$ 215,800.00				2,233.30	0.00
ACCOUNT NO. 0013779152 EMC Mortgage Corp. Customer Service Dept. P.O. Box 141358 Irving, TX 75014-1358		H	Lien: First & second mortgages Security: Residence, 26 Windsor Blvd., Londonderry, NH VALUE \$ 375,000.00				385,845.00	16,821.00 This amount based upon existence of Superior Liens
Subtotal (Total of this page)							\$ 586,325.30	\$ 25,150.50
Total (Use only on last page)							\$	\$

3 continuation sheets attached

(Report total also on
Summary of Schedules) (If applicable, report
also on Statistical
Summary of Certain
Liabilities and Related
Data.)

In re Courie N. Gayle & Laura E. Gayle,
DebtorCase No. 07-11627
(If known)**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.							
HomEq Correspondence P.O. Box 13716 Sacramento, CA 95853-3716	J	Lien: First mortgage Security: Residence, 16 Holiday Shore Dr., Dunbarton, NH				270,293.00	27,210.18 This amount based upon existence of Superior Liens
		VALUE \$ 245,100.00					
ACCOUNT NO.							
HSBC Bank USA, N.A. P.O. Box 9 Buffalo, NY 14240	W	Lien: First mortgage Security: Residence, Mattapan St., Mattapan, MA				315,207.00	0.00
		VALUE \$ 370,000.00					
ACCOUNT NO.							
Litton Loan Servicing, LP 4828 Loop Central Dr. Houston, TX 77081-2226	J	Lien: 2nd mortgage Security: Residence, 16 Holiday Shore Dr., Dunbarton, NH				66,567.00	66,567.00 This amount based upon existence of Superior Liens
		VALUE \$ 245,100.00					
ACCOUNT NO. 0080146582							
Ocwen Federal Bank FSB Attn: Floor 5-B P.O. Box 24737 West Palm Beach, FL 33416-4737	H	Lien: 2nd mortgage Security: 101 Mattapan St., Mattapan, MA				61,574.53	1,781.53 This amount based upon existence of Superior Liens
		VALUE \$ 370,000.00					
ACCOUNT NO.							
Ocwen Federal Bank FSB Attn: Floor 5-B P.O. Box 24737 West Palm Beach, FL 33416-4737	J	Lien: 1st mortgage Security: Residence, 4 Roberts Road, Rochester, NH				258,000.00	44,433.30 This amount based upon existence of Superior Liens
		VALUE \$ 215,800.00					
Sheet no. <u>1</u> of <u>3</u> continuation sheets attached to Schedule of Creditors Holding Secured Claims						Subtotal (Total of this page)	\$ 971,641.53
(Use only on last page)						Total	\$

In re Courie N. Gayle & Laura E. Gayle,
DebtorCase No. 07-11627
(If known)**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 1002257768 Specialized Loan Servicing, LLC 8742 Lucent Blvd., Ste. 300 Highlands Ranch, CO 80129	X W	Lien: 2nd mortgage Security: 4 Roberts Road, Rochester, NH VALUE \$ 215,800.00				52,411.82	52,411.82 This amount based upon existence of Superior Liens
ACCOUNT NO. 0144835642 Sun Trust Mortgage, Inc. P.O. Box 27767 Richmond, VA 23261-7767	H	Lien: 2nd mortgage Security: Residence, 141 Addison Rd., Goffstown, NH VALUE \$ 475,000.00				163,000.00	93,997.88 This amount based upon existence of Superior Liens
ACCOUNT NO. 144835642 Sun Trust Mortgage, Inc. P.O. Box 27767 Richmond, VA 23261-7767	H	Lien: First mortgage Security: Residence, 141 Addison St., Goffstown, NH VALUE \$ 475,000.00				400,531.07	0.00
ACCOUNT NO. Tax Collector Town of Londonderry 268B Mammoth Rd. Londonderry, NH 03503	J	Security: Residence, 26 Windsor Blvd., Londonderry, NH VALUE \$ 375,000.00				5,000.00	0.00
ACCOUNT NO. K10309 Town of Dunbarton Tax Collector 1011 School St. Dunbarton, NH 03046	W	Lien: Real estate tax lien Security: Residence VALUE \$ 245,100.00				2,017.18	0.00

Sheet no. 2 of 3 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

Subtotal (Total of this page)	\$ 622,960.07	\$
Total (Use only on last page)	\$	\$

In re Courie N. Gayle & Laura E. Gayle,
DebtorCase No. 07-11627
(If known)**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 2602	J	Incurred: 2006 & 2007 Lien: Real estate tax lien Security: Residence, 141 Addison St., Goffstown, NH				5,466.81	0.00
Town of Goffstown Tax Collector 16 Main St. Goffstown, NH 03045		VALUE \$ 475,000.00					
ACCOUNT NO. 006000000774	W	Security: Lien for water rates				82.50	0.00
Town of Whitefield 7 Jefferson Road Whitefield, NH 03584		VALUE \$ 190,000.00					
ACCOUNT NO.							
		VALUE \$					
ACCOUNT NO.							
		VALUE \$					
ACCOUNT NO.							
		VALUE \$					
ACCOUNT NO.							
		VALUE \$					

Sheet no. 3 of 3 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

Subtotal ➤ (Total of this page)	\$ 5,549.31	\$ 0.00
Total ➤ (Use only on last page)	\$ 2,186,476.21	\$ 311,552.21

In re Courie N. Gayle & Laura E. Gayle
DebtorCase No. 07-11627
(if known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child." and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

Official Form 6E (4/07) - Cont.

In re Courie N. Gayle & Laura E. Gayle,
Debtor

Case No. 07-11627
(if known)

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheets attached

In re Courie N. Gayle & Laura E. Gayle,
DebtorCase No. 07-11627
(If known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**
(Continuation Sheet) Sec. 507(a)(8)

Type of Priority for Claims Listed on This Sheet

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBITOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. 2007-969 Department of Revenue Administration State of New Hampshire P.O. Box 454 Concord, NH 03302-0454	J	Incurred: July 5, 2007 Consideration: Business tax liability for 2006			X	964.05	693.00	271.05
ACCOUNT NO. Internal Revenue Service Special Procedures Function 195 Commerce Way, Suite B Portsmouth, NH 03801	X H	Consideration: Trust fund portion of form 941 payroll taxes of Courier Mortgage, LLC	X		X	3,000.00	3,000.00	0.00
ACCOUNT NO. Internal Revenue Service Special Procedures Function 195 Commerce Way, Suite B Portsmouth, NH 03801	J	Consideration: Form 1040 income taxes for calendar 2004 - 2006		X		30,000.00	25,000.00	5,000.00
ACCOUNT NO.								
Subtotal ➤						\$ 33,964.05	\$	\$
Total ➤						\$ 33,964.05		
(Use only on last page of the completed Schedule E.) Report also on the Summary of Schedules)								
Totals ➤						\$	\$ 28,693.00	\$ 5,271.05
(Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)								

Sheet no. 2 of 2 continuation sheets attached to Schedule of
Creditors Holding Priority Claims

In re Courie N. Gayle & Laura E. Gayle,Case No. 07-11627

Debtor

(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 190 Elm St. Realty, LLC 179 Elm St. Manchester, NH 03101-2706	X		Possible personal liability for debt of Courier Mortgage, LLC	X	X		3,200.00
ACCOUNT NO. 494 Elm Street, LLC 33 South Commercial St. Manchester, NH 03101		H	Incurred: 4/1/07 Consideration: Promissory note				32,123.17
ACCOUNT NO. DF2986 ADP/Total Pay c/o NCO Financial Systems, Inc. 1804 Washington Blvd., Mailstop 475 Baltimore, MD 21230	X		Possible personal liability for debt of Courier Mortgage, LLC	X	X		1,549.85
ACCOUNT NO. 60233-00M Ainsworth, Thelin, Chamberlain & Raftice, P.A. P.O. Box 2412 South Portland, ME 04116-2412		H	Consideration: Legal bill Possible personal liability for debt fo Courier Mortgage, LLC				584.27
19 continuation sheets attached							Subtotal ➤ \$ 37,457.29
							Total ➤ \$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.)

In re Courie N. Gayle & Laura E. Gayle,
DebtorCase No. 07-11627
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 371552939612009 American Express Suite 0002 Chicago, IL 60679	H	Consideration: Credit card for				5,747.91
ACCOUNT NO. Associated Credit Services, Inc. P.O. Box 9100 Hopkinton, MA 01748-9100	H	Collection agency for Massachusetts Electric Co.				Notice Only
ACCOUNT NO. 5708040 Associated Credit Services, Inc. P.O. Box 9100 Hopkinton, MA 01748-9100	W	Collection agency for Citizens Bank				Notice Only
ACCOUNT NO. Edward J. Baroody, CPA 1015 Elm St., Ste. 203 manchester, NH 03101		Incurred: May 7, 2007 Consideration: Court judgment				2,793.88
ACCOUNT NO. 62170420510659 Beneficial Customer Service P.O. Box 8633 Elmhurst, IL 60126	W	Consideration: Personal loan				15,598.46

Sheet no. 1 of 19 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal > \$ 24,140.25

Total > \$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

In re Courie N. Gayle & Laura E. Gayle,
DebtorCase No. 07-11627
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 62170406506861 & 621704135069124 Beneficial Customer Service P.O. Box 8633 Elmhurst, IL 60126	H	Consideration: Personal loans Also account #621704135069124				14,021.71
ACCOUNT NO. Benuck & Rainey, Inc. 399 US Highway 4, Ste. A Barrington, NH 03825	J	Collection agency for Catholic Medical Center				Notice Only
ACCOUNT NO. 92010387 Better Business Bureau 25 Hall St., Ste. 102 Concord, NH 03301	X H	Possible personal liability for debt of Courier Mortgage, LLC	X	X		275.00
ACCOUNT NO. 533826000 Boston Water & Sewer Commission 980 Harrison Ave. Boston, MA 02119-9117	H	Consideration: Water & sewer rates for Mattapan property				806.44
ACCOUNT NO. 37101492 & 37101423 Butler, Robbins & White 5701 Pine Island Road, Ste. 360 Tamarac, FL 33321	X H	Possible personal liability for alleged debito f Courier Mortgage, LLC	X	X		706.50

Sheet no. 2 of 19 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal > \$ 15,809.65

Total > \$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

In re Courie N. Gayle & Laura E. Gayle,
DebtorCase No. 07-11627
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4115072649706481 Capital One Services P.O. Box 85015 Richmond, VA 23285-5015	X J	Consideration: Credit card				642.12
ACCOUNT NO. 6019180337911313 CareCredit GE Money Bank P.O. Box 981438 El Paso, TX 79998-1438	W	Consideration: Credit card				1,862.21
ACCOUNT NO. 34804245 Catholic Medical Center 100 McGregor St. Manchester, NH 03102	H	Consideration: Hospital bill				75.00
ACCOUNT NO. 135595 Catholic Medical Center 100 McGregor St. Manchester, NH 03102	W	Consideration: Hospital bill				1,290.50
ACCOUNT NO. 951170574069 CBCS P.O. Box 165025 Columbus, OH 43216-5025	H	Collection agency for debt of Christians Jazz Cafe, LLC	X	X		Notice Only

Sheet no. 3 of 19 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal ▶ \$ 3,869.83

Total ▶ \$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

In re Courie N. Gayle & Laura E. Gayle,
DebtorCase No. 07-11627
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. CBCS 16 P.O. Box 164090 Columbus, OH 43216-4090	H	Collection agency for PSNH on Christian Jazz account		X	X	Notice Only
ACCOUNT NO. xxxx9580 Chase Bank USA, N.A. P.O. Box 100043 Kennesaw, GA 30156-9243	H	Consideration: Credit card				1,839.52
ACCOUNT NO. 1820000008729580 Circuit City Stores P.O. Box 42370 Richmond, VA 23242	H	Consideration: Store charge card				1,839.52
ACCOUNT NO. 0460015606000 CIT Technology Financing Services c/o McCarthy, Burgess & Wolff 26000 Cannon Road Cleveland, OH 44146	X	Possible personal liability for debt of Courier Mortgage, LLC	X		X	9,144.00
ACCOUNT NO. 6032590297059429 CitiFinancial 11436 Cronhill Dr., Suite H P.O. Box 913 Owings Mills, MD 21117-0700	W	Consideration: Credit card				1,381.37

Sheet no. 4 of 19 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal > \$ 14,204.41

Total > \$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

In re Courie N. Gayle & Laura E. Gayle,
DebtorCase No. 07-11627
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 672900940162776 CitiFinancial Bankruptcy Dept. P.O. Box 140489 Irving, TX 75014-0489	W	Consideration: Credit card				10,160.96
ACCOUNT NO. 0440000036654745 Citizens Bank One Citizens Drive Riverside, RI 02915-3000	W	Consideration: Overdraft protection on checking account				778.00
ACCOUNT NO. 3308756104&3309130101 Citizens Bank One Citizens Drive Riverside, RI 02915-3000	X H	Possible personal liability on bank overdraft of Courier Mortgage, LLC	X		X	1,686.31
ACCOUNT NO. 0303307862903 Citizens Bank One Citizens Drive Riverside, RI 02915-3000	W	Consideration: Bank charges due				Notice Only
ACCOUNT NO. 8773201820097592 Comcast P.O. Box 6505 Chelmsford, MA 01824	X H	Possible personal liability for debt or Courier Mortgage LLC	X		X	313.03

Sheet no. 5 of 19 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal > \$ 12,938.30

Total > \$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

In re Courie N. Gayle & Laura E. Gayle,
DebtorCase No. 07-11627
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 773201820097592 Comcast NNE Entity 314 c/o Credit Management, L.P. 4200 International Parkway Carrollton, TX 75007-1906	H	Possible personal liability for debt of Courier Mortgage, LLC				277.61
ACCOUNT NO. 133856 Comcast Spotlight, Inc. c/o Niederman, Stanzel & Lindsey 55 W. Webster St. Manchester, NH 03104	X	Possible personal liability for debt of Courier Mortgage, LLC	X	X		18,229.25
ACCOUNT NO. 0414633067 Computer Credit Inc. P.O. Box 5238 Winston-Salem, NC 27113-5238	H	Collection agency for Catholic Medical Center				Notice Only
ACCOUNT NO. 9920, 9919, 9918 Craig, Deachman & Cowie, PLLC 84 Bay St. Manchester, NH 01304		Consideration: Legal bills				735.51
ACCOUNT NO. G1010190 Dartmouth-Hitchcock Clinic P.O. Box 10547 Bedford, NH 03110	W	Consideration: Medical bill				550.00

Sheet no. 6 of 19 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal > \$ 19,792.37

Total > \$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

In re Courie N. Gayle & Laura E. Gayle,
DebtorCase No. 07-11627
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 6011298642790806 Discover Financial Services, Inc. P.O. Box 8003 Hilliard, OH 43026-8003	W	Consideration: Credit card				6,173.64
ACCOUNT NO. E-Point, LLC 40 Stark St. Manchester, NH 03101	X	Incurred: April 9, 2007 Consideration: Promissory note				27,493.49
ACCOUNT NO. 5510691 Eastern Propane P.O. Box 38 Hudson, NH 03051	J	Consideration: Propane gas				832.88
ACCOUNT NO. Edward J. Baroody Certified Public Accountants, PLLC 1015 Elm St., Ste. 203 Manchester, NH 03101		Consideration: Court judgment				2,793.88
ACCOUNT NO. 11100268 Ellie Mae 4140 Dubin Blvd., Ste. 300 Dublin, CA 94568	X	Possible personal liability for debito of Courier Mortgage LLC	X	X		360.00

Sheet no. 7 of 19 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal > \$ 37,653.89

Total > \$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

In re Courie N. Gayle & Laura E. Gayle,
DebtorCase No. 07-11627
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 296415 Elliot Physician Network P.O. Box 9676 Manchester, NH 03108	H	Consideration: Medical bill				60.00
ACCOUNT NO. 296415 Elliot Professional Services 1 Elliot Way Manchester, NH 03103		Consideration: Medical bill				320.00
ACCOUNT NO. 303992 FannieMae 6000 Feldwood Road College Park, GA 30349	H	Possible personal liability for debt of Courier Moartage, LLC				205.00
ACCOUNT NO. 322072686 FedEx P.O. Box 371461 Pittsburgh, PA 15250-7461	X H	Possible personal liability for debt of Courier Mortgage, LLC	X		X	13.51
ACCOUNT NO. 7469088001 GE Capital Corp. 1961 Hirst Drive Moberly, Missouri 65270	X H	Possible personal liability for debt of Courier Mortgage LLC	X		X	48,376.53

Sheet no. 8 of 19 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal > \$ 48,975.04

Total > \$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

In re Courie N. Gayle & Laura E. Gayle,
DebtorCase No. 07-11627
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 005431732010000 Gragil Associates, Inc. P. O. Box 1010 Pembroke, MA 02359-1010	H	Collection agency for Elliort Physicians Network				Notice Only
ACCOUNT NO. 0460015606000 Graybar Financial Services, LLC Attn: Customer Service P.O. Box 550599 Jacksonville, FL 32255-0599	X H	Possible persnal liability for debt of Courier Mortgage, LLC	X	X		3,101.28
ACCOUNT NO. 6035320266176096 Home Depot P.O. Box 103072 Roswell, GA 30076	W	Consideration: Store charge card				2,689.11
ACCOUNT NO. Indymac Bank FSB 888 East Walnut St. Pasadena, CA 91101	J	Possilbe servicer for EMC Mortgage		X		Notice Only
ACCOUNT NO. 2975997 Joseph, Mann & Creed 20600 Chagrin Blvd., Ste. 550 Shaker Heights, OH 44122-5340	X	Collection agency for National CineMedia	X	X		Notice Only

Sheet no. 9 of 19 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal > \$ 5,790.39

Total > \$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

In re Courie N. Gayle & Laura E. Gayle,
DebtorCase No. 07-11627
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 200186931 Konica Minolta Business Solutions USA, Inc. P.O. Box 7247-0118 Philadelphia, PA 19170-0118	X	H	Possible personal liability for debt of Courier Mortgage, LLC	X		X	1,222.15
ACCOUNT NO. 20000000034586098 LandSafe, Inc. P.O. Box 650530 Dallas, TX 75265-9407	X	H	Possible personal liability for debt of Courier Mortgage, LLC	X		X	270.00
ACCOUNT NO. Massachusetts Electric Co. 55 Bearfoot Road Northboro, MA 01532-1555		H	Consideration: Utility bill				96.02
ACCOUNT NO. FF200313076 McCarthy, Burgess & Wolff 26000 Cannon Road Cleveland, OH 44146	X		Possible personal liability for debt of Courier Mortgage, LLC	X		X	28,513.77
ACCOUNT NO. Media Connex 3 Priscilla Lane Auburn, NH 03032	X	H	Possible personal liability for debt of Courier Mortgage, LLC	X		X	829.05

Sheet no. 10 of 19 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal > \$ 30,930.99

Total > \$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

In re Courie N. Gayle & Laura E. Gayle,
DebtorCase No. 07-11627
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 7001872856 Mercedes-Benz Financial P.O. Box 685 Roanoke, TX 76262	X	H	Possible personal liability for car lease of Courier Mortgage, LLC	X		X	22,608.06
ACCOUNT NO. jm8783 John Morkosian, D. Min. 130 Main St., Ste. 204 Salem, NH 03079		H	Consideration: Medical bill				1,300.00
ACCOUNT NO. Nassau Broadcasting -- Hooksett P.O. Box 14018 Lewiston, ME 04243	X		Possible personal liability for debt of Courier Moatgate LLC	X		X	17,714.00
ACCOUNT NO. National CineMedia, LLC 9110 Nichols Ave., #200 Centennial, CO 80112	X		Possible personal liability for debt of Courier Mortgage, LLC	X		X	3,610.00
ACCOUNT NO. 076909 National Registered Agents, Inc. P.O. Box 927 West Windsor, NJ 08550-0927	X		Possible personal liability for debt of Courier Moatgate, LLC	X		X	159.00

Sheet no. 11 of 19 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal > \$ 45,391.06

Total > \$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

In re Courie N. Gayle & Laura E. Gayle,
DebtorCase No. 07-11627
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. NCO Financial Systems, Inc. P.O. Box 13561 Philadelphia, PA 19101	H	Collection agency for American Express				Notice Only
ACCOUNT NO. Network PTS, Inc. P.O. Box 4218 San Leandro, CA 94579	X	Possible personal liability for debt of Courier Mortgage, LLC	X	X		11.27
ACCOUNT NO. New Hampshire Department of Employment Security 32 S. Main St. Concord, NH 03301	X H	See possible claim of Debra M. Purdy	X	X		Notice Only
ACCOUNT NO. 2284465 NH Electric Cooperative 579 Tenney Mountain Highway Plymouth, NH 03264	H	Consideration: Utility bill				488.90
ACCOUNT NO. 6011568404507758 Office Depot Credit Plan P.O. Box 689020 Des Moines, IA 50368-9020	X W	Consideration: Store charge card Possible personal liability on debt of Courier Mortgage, LLC	X	X		4,016.87

Sheet no. 12 of 19 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal ▶ \$ 4,517.04

Total ▶ \$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

In re Courie N. Gayle & Laura E. Gayle,
DebtorCase No. 07-11627
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1740276 One Communications 2150 Holmgren Way Green Bay, WI 54304	X	H	Possible personal liability for debt of Courier Mortgage, LLC	X		X	36,531.09
ACCOUNT NO. 210051 Pawnee Leasing Corp. 700 Centre Ave. Fort Collins, CO 80526			Possible personal liability for debt of Courier Mortgage, LLC				847.24
ACCOUNT NO. 401021506 Pizzimenti & Immen 6 Chapel St. Concord, NH 03301-4303		H	Collection attorneys for St. Mary's Bank				Notice Only
ACCOUNT NO. 0423313675 Poland Spring P.O. Box 856192 Louisville, KY 40285-6192	X	H	Possible personal liability for debt of Courier Mortgage, LLC	X		X	412.26
ACCOUNT NO. 155774700 Poster Compliance c/o Great Western Collection Bureau P.O. Box 191910 San Francisco, CA 94119-1919	X	W	Possible personal liability for debt of Courier Mortgage, LLC	X		X	151.36

Sheet no. 13 of 19 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal > \$ 37,941.95

Total > \$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

In re Courie N. Gayle & Laura E. Gayle,
DebtorCase No. 07-11627
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 70021858785 Pre-Paid Legal Services, Inc. One Pre-Paid Way Ada, OK 74820	H	Consideration: Premiums				119.40
ACCOUNT NO. PRM-RGM, LLC 40 Stark St. Manchester, NH 03101	X	Incurred: April 9, 2007 Consideration: Promissory note				56,457.32
ACCOUNT NO. 230206719159 Public Service of New Hampshire P.O. Box 330 Manchester, NH 03105-0360	H	Consideration: Utility bill				7.96
ACCOUNT NO. 11440057518 Public Service of New Hampshire P.O. Box 330 Manchester, NH 03105-0360	X	Consideration: Utility bill Also account # 114406486399				581.40
ACCOUNT NO. 11280320026 Public Service of New Hampshire P.O. Box 330 Manchester, NH 03105-0360	J	Consideration: Utility bill				517.48

Sheet no. 14 of 19 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal > \$ 57,683.56

Total > \$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

In re Courie N. Gayle & Laura E. Gayle,
DebtorCase No. 07-11627
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 951170574069 Public Service of New Hampshire P.O. Box 330 Manchester, NH 03105-0360	H	Possible personal liability for debt of Christian Jazz, LLC	X		X	1,439.65
ACCOUNT NO. 11510036020 Public Service of New Hampshire P.O. Box 330 Manchester, NH 03105-0360	H	Possible personal liability for debt of Christians Jazz Cafe LLC	X		X	1,439.65
ACCOUNT NO. 11440648639 Public Service of New Hampshire P.O. Box 330 Manchester, NH 03105-0360	X H	Possible personal liability for debt of Courier Mortgage LLC	X		X	356.34
ACCOUNT NO. Debra M. Purdy c/o NH Dept. of Employment Security 32 S. Main St. Concord, NH 03301	X H	Possible personal liability for unemployment compensation benefits possibly due from Courier Mortgage, LLC	X	X	X	Unknown
ACCOUNT NO. 106143 Seeuhome 15 Massabesic Dr. Auburn, NH 03032	X H	Possible personal liability for debt of Courier Mortgage, LLC	X		X	83.40

Sheet no. 15 of 19 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal > \$ 3,319.04

Total > \$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

In re Courie N. Gayle & Laura E. Gayle,
DebtorCase No. 07-11627
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		Consideration: Litigated claim				
Wendy Spencer 101 Mattapan St. Mattapan, MA 02126	X J			X	X	111,000.00
ACCOUNT NO. 002147331050082		Consideration: Credit card				
St. Mary's Bank 200 McGregor St. Manchester, NH 03102	H					9,663.12
ACCOUNT NO. 29BS78341		Consideration: Homeowners' insurance premium				
State Farm Insurance Cos. Insurance Support Center P.O. Box 588002 North Metro, GA 30029-8002	J					29.99
ACCOUNT NO.		Possible personal liability for civil penalty imposed on Courier Mortgage, LLC				
State of New Hampshire Banking Department 64B Old Suncook Road Concord, NH 03301	X H		X		X	2,000.00
ACCOUNT NO. 002121379010005		Collection agency for Union Leader Corp.				
Stephens Business Service Commercial Division 92 Bolt St., Ste. 1 Lowell, MA 01852-5316	X H		X		X	Notice Only

Sheet no. 16 of 19 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal > \$ 122,693.11

Total > \$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

In re Courie N. Gayle & Laura E. Gayle,
DebtorCase No. 07-11627
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		Collection agency for St. Mary's Bank				
Stephens Business Service P.O. Box 1233 Lowell, MA 01853						Notice Only
ACCOUNT NO. 7005441		Possible personal liability for debt of Courier Mortgage LLC				
Talx Corporation 4076 Paysphere Circle Chicago, IL 60674	H					12.00
ACCOUNT NO. 040087W		Incurred: May, 2004 Balance allegedly due for funeral services				
The Brasco & Sons Memorial Chapels, Inc. 325 Trapelo Road Belmont, MA 02478	W			X		4,638.70
ACCOUNT NO. 84341-000058934L		Collection agency for Trugreen Chemlawn				
Transworld Systems, Inc. P.O. Box 1864 Santa Rosa, CA 95402	W					Notice Only
ACCOUNT NO. 58934L		Consideration: Lawn care bill				
Trugreen Chemlawn 15 Delta Dr. Londonderry, NH 03053	W					350.00

Sheet no. 17 of 19 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal > \$ 5,000.70

Total > \$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

In re Courie N. Gayle & Laura E. Gayle,
DebtorCase No. 07-11627
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 16499 Union Leader Corp. P.O. Box 6605 Manchester, NH 03108-6605	X	H	Possible personal liability for debt of Courier Mortgage, LLC	X		X	2,054.90
ACCOUNT NO. 60349739603660042 Verizon 6th Floor -- One Green St. Providence, RI 02903	X	W	Possible personal liability for debt of Courier Mortgage LLC	X		X	403.23
ACCOUNT NO. 000633745B Weight Watchers North America, Inc. 300 Jericho Quadrangle, Ste. 350 Jericho, NY 11753		W	Consideration: Store charge card				119.85
ACCOUNT NO. 1582903 WGBH 125 Western Ave. Boston, MA 02134		H	Consideration: Pledge of donation			X	170.00
ACCOUNT NO. 10904 WMLL-FM 500 Commercial St. Manchester, NH 03101	X		Possible personal liability for debt of Courier Mortgage	X		X	600.00

Sheet no. 18 of 19 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal > \$ 3,347.98

Total > \$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

In re Courie N. Gayle & Laura E. Gayle,
DebtorCase No. 07-11627
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 30357 WZID-FM 500 Commercial St. Manchester, NH 03101	X	Possible personal liability for debt of Courier Mortgage	X		X	4,510.00
ACCOUNT NO. Zwicker & Associates, P.C. 80 Minuteman Road Andover, MA 01810-1031	H	Collection agency for American Express				Notice Only
ACCOUNT NO.						
ACCOUNT NO.						
ACCOUNT NO.						
ACCOUNT NO.						

Sheet no. 19 of 19 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal > \$ 4,510.00

Total > \$ 535,966.85

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

In re

Courie N. Gayle & Laura E. Gayle

Case No.

Debtor

(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor’s interest in contract, i.e., “Purchaser,” “Agent,” etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating “a minor child.” and do not disclose the child’s name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

☒

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR’S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

In re Courie N. Gayle & Laura E. Gayle
Debtor

Case No. 07-11627
(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor’s spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating “a minor child.” See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Courier Mortgage, LLC 141 Addison Road Goffstown, NH 03045	Various, as checked under "Co-debtor" in Schedules E and F.
William Crowell 141 Addison Road Goffstown, NH 03045	City of Rochester Tax Collector P.O. Box 981096 Boston, MA 02298-1096
"	Specialized Loan Servicing, LLC 8742 Lucent Blvd., Ste. 300 Highlands Ranch, CO 80129

In re Courie N. Gayle & Laura E. Gayle
Debtor

Case 07-11627
(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status: Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): daughter, daughter, son	AGE(S): 11, 5, 3
Employment:	DEBTOR	SPOUSE
Occupation	Mortgage broker	Cashier
Name of Employer	Courier Mortgage, LLC	Panera Bread
How long employed	2 years	1 week
Address of Employer	141 Addison Rd.	Colby Road
	Goffstown, NH 03045	Bedford, NH 03110

INCOME: (Estimate of average or projected monthly income at time case filed)

	DEBTOR	SPOUSE
1. Current monthly gross wages, salary, and commissions (Prorate if not paid monthly.)	\$ 0.00	\$ 0.00
2. Estimated monthly overtime	\$ 0.00	\$ 0.00
3. SUBTOTAL	\$ 0.00	\$ 0.00
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ 0.00	\$ 0.00
b. Insurance	\$ 0.00	\$ 0.00
c. Union Dues	\$ 0.00	\$ 0.00
d. Other (Specify: _____)	\$ 0.00	\$ 0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 0.00	\$ 0.00
6.. TOTAL NET MONTHLY TAKE HOME PAY	\$ 0.00	\$ 0.00
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ 3,333.00	\$ 0.00
8. Income from real property	\$ 0.00	\$ 0.00
9. Interest and dividends	\$ 0.00	\$ 0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 0.00	\$ 0.00
11. Social security or other government assistance (Specify) _____	\$ 0.00	\$ 0.00
12. Pension or retirement income	\$ 0.00	\$ 0.00
13. Other monthly income <u>(S)Baby sitting income</u> (Specify) _____	\$ 0.00	\$ 650.00
	\$ 0.00	\$ 0.00
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ 3,333.00	\$ 650.00
15. AVERAGE MONTHLY INCOME (Add amounts shown on Lines 6 and 14)	\$ 3,333.00	\$ 650.00
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15.)	\$ 3,983.00	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

None

In re Courie N. Gayle & Laura E. Gayle
Debtor

Case No. 07-11627
(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$ <u>1,550.00</u>
a. Are real estate taxes included? Yes <u>✓</u> No _____	
b. Is property insurance included? Yes <u>✓</u> No _____	
2. Utilities: a. Electricity and heating fuel	\$ <u>300.00</u>
b. Water and sewer	\$ <u>100.00</u>
c. Telephone	\$ <u>50.00</u>
d. Other _____	\$ <u>0.00</u>
3. Home maintenance (repairs and upkeep)	\$ <u>50.00</u>
4. Food	\$ <u>400.00</u>
5. Clothing	\$ <u>200.00</u>
6. Laundry and dry cleaning	\$ <u>50.00</u>
7. Medical and dental expenses	\$ <u>0.00</u>
8. Transportation (not including car payments)	\$ <u>300.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ <u>100.00</u>
10. Charitable contributions	\$ <u>200.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$ <u>0.00</u>
b. Life	\$ <u>50.00</u>
c. Health	\$ <u>0.00</u>
d. Auto	\$ <u>0.00</u>
e. Other _____	\$ <u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) _____	\$ <u>0.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$ <u>0.00</u>
b. Other _____	\$ <u>0.00</u>
c. Other _____	\$ <u>0.00</u>
14. Alimony, maintenance, and support paid to others	\$ <u>0.00</u>
15. Payments for support of additional dependents not living at your home	\$ <u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ <u>200.00</u>
17. Other _____	\$ <u>0.00</u>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)	<div style="border: 1px solid black; padding: 2px;">\$ <u>3,550.00</u></div>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: <u>None</u>	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I (Includes spouse income of \$650.00. See Schedule I)	\$ <u>3,983.00</u>
b. Average monthly expenses from Line 18 above	\$ <u>3,550.00</u>
c. Monthly net income (a. minus b.) (Net includes Debtor/Spouse combined Amounts)	\$ <u>433.00</u>

In re Courie N. Gayle & Laura E. Gayle
Debtor

Case No. 07-11627
(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES
DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 38 sheets (*total shown on summary page plus 2*), and that they are true and correct to the best of my knowledge, information, and belief.

Date August 27, 2007

Signature: /s/ Courie Nathen Gayle
Debtor:

Date August 27, 2007

Signature: /s/ Laura Elizabeth Gayle
(Joint Debtor, if any)

[If joint case, both spouses must sign.]

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any,
of Bankruptcy Petition Preparer

Social Security No.
(Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.

Address

X _____
Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

I, the _____ [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership] of the _____ [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets (*total shown on summary page plus 2*), and that they are true and correct to the best of my knowledge, information, and belief.

Date _____

Signature: _____

[Print or type name of individual signing on behalf of debtor.]

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case No. 07-11627
Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

[Check each applicable box]

- ☒ We have filed a schedule of assets and liabilities which includes debts secured by property of the estate.
- ☐ We have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.
- ☒ We intend to do the following with respect to the property of the estate which secures those debts or is subject to a lease:

Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be Reaffirmed pursuant to 11 U.S.C. § 524(c)
Residence, 141 Addison Rd., ...	Sun Trust Mortgage, Inc.	✓	✓		
Residence, 141 Addison Rd., ...	Town of Goffstown	✓	✓		
Residence, 141 Addison Rd., ...	Sun Trust Mortgage, Inc.	✓	✓		
Residence, 101 Mattapan St., ...	America's Servicing Comp...	✓			
Residence, 101 Mattapan St., ...	Ocwen Federal Bank FSB	✓			
Residence, 26 Windsor Blvd., ...	EMC Mortgage Corp.	✓			
Residence, 26 Windsor Blvd., ...	EMC Mortgage Corp.	✓			
Residence, 26 Windsor Blvd., ...	Tax Collector	✓			
Residence, 42 Brayhill Rd., ...	America's Servicing Comp...	✓			
Residence, 42 Brayhill Rd., ...	America's Servicing Comp...	✓			
Residence, 16 Holiday Shore ...	HomeQ Servicing	✓			
Residence, 16 Holiday Shore ...	Litton Loan Servicing, LP	✓			
Residence, 16 Holiday Shore ...	Town of Dunbarton	✓			
Residence, 4 Roberts Road, R...	Ocwen Federal Bank FSB	✓			
Residence, 4 Roberts Road, R...	Specialized Loan Servicin...	✓			
Residence, 4 Roberts Road, R...	City of Rochester	✓			

Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)
NONE		

Date: August 27, 2007

/s/ Courie Nathen Gayle

Signature of Debtor COURIE NATHEN GAYLE

Date: August 27, 2007

/s/ Laura Elizabeth Gayle

Signature of Joint Debtor LAURA ELIZABETH GAYLE

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION
(CONTINUATION SHEET - Joint)

In re Courie N. Gayle & Laura E. Gayle ,
Debtor

Case No. 07-11627
Chapter 7

CERTIFICATION OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and required under 11U.S.C. §§ 110(b), 110(h), and 342(b); (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. § 110(c).)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal responsible person or partner who signs this document.

Address

X

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security Numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. §156.

United States Bankruptcy Court

District of New Hampshire

In re Courie N. Gayle & Laura E. Gayle

Case No. 07-11627

Chapter 7

Debtor(s)

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept \$ 1,701.00

Prior to the filing of this statement I have received \$ 0.00

Balance Due \$ 1,701.00

2. The source of compensation paid to me was:

☒ Debtor ☐ Other (specify)

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify)

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

In a chapter 13 case, the debtor(s) specifically authorize the attorney to deposit into the attorney's firm trust account any refund of plan payments and/or other funds received from the chapter 13 trustee, and to pay from such refund any amounts due for legal fees and expenses incurred in excess of the amounts paid by the debtor(s).

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

Representation of the debtor(s) in any contested or adversary matters, including (a) claims that the debtor(s) should be denied a discharge of all debts, or be denied a discharge as to a particular debt, (b) negotiation, preparation and filing of reaffirmation agreements, (c) filing and prosecuting motions to avoid liens under section 522(f) of the Bankruptcy Code, (d) representing the debtor in connection with objections to the debtor(s)' exemption claims, and (e) filing and prosecuting objections of the debtor to motions for relief from the automatic stay.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in the bankruptcy proceeding.

August 27, 2007

Date

/s/ Grenville Clark III

Signature of Attorney

Gray, Wendell & Clark, P.C.

Name of law firm

United States Bankruptcy Court

District of New Hampshire

In re Courie N. Gayle & Laura E. Gayle
Debtor

Case No. 07-11627

Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 2,065,000.00		
B - Personal Property	YES	3	\$ 51,360.40		
C - Property Claimed as exempt	YES	1			
D - Creditors Holding Secured Claims	YES	4		\$ 2,186,476.21	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	3		\$ 33,964.05	
F - Creditors Holding Unsecured Nonpriority Claims	YES	20		\$ 535,966.85	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 3,983.00
J - Current Expenditures of Individual Debtors(s)	YES	1			\$ 3,550.00
TOTAL		36	\$ 2,116,360.40	\$ 2,756,407.11	

United States Bankruptcy Court

District of New Hampshire

In re Courie N. Gayle & Laura E. Gayle
Debtor

Case No. 07-11627

Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. §101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.



Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ N.A.
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$ N.A.
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$ N.A.
Student Loan Obligations (from Schedule F)	\$ N.A.
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ N.A.
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ N.A.
TOTAL	\$ N.A.

State the Following:

Average Income (from Schedule I, Line 16)	\$ N.A.
Average Expenses (from Schedule J, Line 18)	\$ N.A.
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ N.A.

State the Following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ N.A.
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ N.A.	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ N.A.
4. Total from Schedule F		\$ N.A.
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ N.A.

FORM 6. SCHEDULES

Summary of Schedules

Schedule A - Real Property

Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

Schedule D - Creditors Holding Secured Claims

Schedule E - Creditors Holding Unsecured Priority Claims

Schedule F - Creditors Holding Unsecured Nonpriority Claims

Schedule G - Executory Contracts and Unexpired Leases

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtor(s)

Unsworn Declaration under Penalty of Perjury

GENERAL INSTRUCTIONS: The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank

Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or in part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.